

Information to identify the case:

Debtor 1

Mahin Mazaheri

Social Security number or ITIN xxx-xx-1597

EIN --_-----

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court Southern District of California

Case number: **20-05793-MM7****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:Mahin Mazaheri
aka Mahin Mazaheri Kalahroudi3/2/21**By order of the court:** Michael Williams
Clerk of the Bankruptcy Court**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Southern District of California

In re:
Mahin Mazaheri
Debtor

Case No. 20-05793-MM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0974-3
Date Rcvd: Mar 03, 2021

User: admin
Form ID: 318

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Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2021:

Recip ID	Recipient Name and Address
db	+ Mahin Mazaheri, 1210 Pine Drive, El Cajon, CA 92020-7251
smg	+ Div. of Labor Standards Enforcement, 7575 Metropolitan Drive, Suite 210, San Diego, CA 92108-4424
smg	Dun & Bradstreet, Attn: Lynne Roberts, 2nd Floor, 3501 Corporate Parkway, PO Box 520, Center Valley, PA 18034-0520
14822461	Nissan Motor Acceptance Corp, P.O. Box 740849, Cincinnati, OH 45274-0849

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	EDI: FJLKENNEDY.COM	Mar 04 2021 03:58:00	James L. Kennedy, James L. Kennedy, Trustee, P.O. Box 28459, San Diego, CA 92198-0459
smg	EDI: CALTAXFEE	Mar 04 2021 03:58:00	California Department of Tax and Fee Administratio, Account Information Group, MIC:29, P.O. Box 942879, Sacramento, CA 94279-0029
smg	+ EDI: EDD.COM	Mar 04 2021 03:58:00	Employment Develop. Dept., State of CA, Bankruptcy Unit - MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Mar 04 2021 03:58:00	Franchise Tax Board, Attn: Bankruptcy, P.O. Box 2952, Sacramento, CA 95812-2952
smg	+ Email/Text: ustp.region15@usdoj.gov	Mar 03 2021 23:44:00	United States Trustee, Office of the U.S. Trustee, 880 Front Street, Suite 3230, San Diego, CA 92101-8897
14822455	EDI: CITICORP.COM	Mar 04 2021 03:58:00	Citi Bank/Citi Cards, PO Box 78045, Phoenix, AZ 85062-8045
14822454	+ EDI: CAPITALONE.COM	Mar 04 2021 03:58:00	Capital One, P.O. Box 30253, 1680 Captial One Drive, Salt Lake City, UT 84130-0253
14822456	Email/PDF: creditonebknotifications@resurgent.com	Mar 04 2021 01:46:16	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
14822457	EDI: DISCOVER.COM	Mar 04 2021 03:58:00	Discover Bank, P.O. Box 15316, Attn: CMS, Wilmington, DE 19850
14822458	+ Email/Text: lossmitigation@missionfed.com	Mar 03 2021 23:45:00	Mission Federal Credit Union, 5785 Oberlin DR MS60, San Diego, CA 92121-3751
14822459	+ EDI: NAVIENTFKASMSERV.COM	Mar 04 2021 03:58:00	Navient, P.O. Box 9500, Wilkes Barre, PA 18773-9500
14822460	+ EDI: NFCU.COM	Mar 04 2021 03:58:00	Navy Federal, PO Box 3501, Merrifield, VA 22119-3501

TOTAL: 12

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 05, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 2, 2021 at the address(es) listed below:

Name	Email Address
James L. Kennedy	jim@jlkennedy.com jlk@trustesolutions.net
United States Trustee	ustp.region15@usdoj.gov
William P. Fennell	on behalf of Debtor Mahin Mazaheri william.fennell@fennelllaw.com luralene.schultz@fennelllaw.com;office@fennelllaw.com;wpf@ecf.courtdrive.com;mblackburnjoniaux@fennelllaw.com;tiffany.z appelli@fennelllaw.com;samantha.larimer@fennelllaw.com;mblackburnjoniaux@yahoo.com

TOTAL: 3